

**HIRING PAID CAREGIVERS
FOR
IN-HOME SERVICES**

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HIRING PAID CAREGIVERS FOR IN-HOME SERVICES

INTRODUCTION AND PURPOSE OF GUIDE

Staying independent as long as possible is a goal for most adults. As individuals age, remaining at home becomes more difficult, and assistance with certain activities is often needed. Most of the assistance provided is given *informally*, meaning that unpaid family members, friends or neighbors provide the majority of care. While informal caregiving is a rewarding experience, it can oftentimes be physically, emotionally, and financially challenging.

Many resources exist to support the work of families and friends caring for an older adult. One available option is to hire an outside individual to supplement some of the caregiving duties. These individuals are typically referred to as *formal caregivers* or *in-home care workers*. Formal caregivers are paid individuals who provide hands-on assistance to dependent adults, can work either full-time or part-time, and can be hired privately or through an agency.

The purpose of this guide is to help you navigate the process of hiring a paid caregiver. Whether you plan to hire someone yourself or use an agency, this guide will provide you with information to find an appropriate caregiver, and tools to ensure that the relationship is successful.

MAKING THE DECISION AS A FAMILY

Relationships involve expectations and misunderstandings about those expectations can cause dissatisfaction with the home care experience. For the situation to remain as clear and conflict-free as possible, you must understand the expectations of everyone involved. Cooperation and communication between you, your loved one and other family members can help the process go more smoothly.

Home care is more successful when both the caregiver and care recipient are comfortable with it. For some, learning to accept help from others is a complicated, emotional issue and to do so is a milestone for both the caregiver and the care recipient.

Some caregivers may struggle with accepting that they can't "do it all". Try instead to focus on the fact that home care is an addition that allows your loved one to remain at home and gives you the opportunity for some respite or time to focus on other things that may also need your attention.

Care recipients may voice some reluctance to allowing "someone else" in the home. It may be helpful in these situations to help them view home care as "something to try for a period of time" as opposed to "something they'll need for the rest of their life". You can evaluate the pro's and con's of home care after an agreed upon period of time.

A number of options are available for finding in-home help. While this is good news, it can also be overwhelming. A good first step is to sit down together as a family and assess the needs of the individual needing care. Individuals may need assistance in just one or several of the following areas:

- **Household**
Meal preparation, house cleaning, laundry, shopping, and transportation
- **Personal Care**
Bathing, eating, dressing, toilet assistance and getting around the home
- **Health Management**
Medications, injections, IV therapy, wound care, diabetes treatment, speech, occupational and physical therapy

Consider how much assistance is needed. Does the individual need minimal, significant or total assistance? Be as detailed as possible about the type and amount of assistance needed. Once you identify what type of assistance is needed, you can start determining what type(s) of caregiver you are looking for. There are many types of paid caregivers. Listed below are the basic categories:

- **Housekeepers or Chore Workers** perform basic household tasks and light cleaning. Chore workers often do heavier types of cleaning such as washing windows and other heavy cleaning.

- **Homemakers** provide meal preparation, household management, personal care, and medication reminders.
- **Home Health Aides, Certified Nurse Assistants (CNA), or Nurses Aides** often referred to as *Home Health Care Workers*, provide personal care, help with bathing, transfers, walking, exercise, household services that are essential to health care, and assistance with medications. Some aides have received special training and are qualified to provide more complex services under the supervision of a nursing professional.
- **Registered Nurses (RN), Licensed Practical Nurses (LPN) and Therapists** often referred to as *Skilled Nursing Care*, perform duties that could not be performed safely by nonprofessional personnel. These individuals assist with varied medical care, such as giving IV injections, tube feeding, dressing wounds, and physical, occupational or speech therapy.

WHO'S GOING TO PAY AND HOW?

Hiring an outside individual or agency is not necessarily a costly option. Depending on the situation of the older adult receiving care, in-home services may be covered through their health insurance.

Medicare

Medicare covers *Home Health Care services*, which include skilled nursing care and certain other services for the treatment of illness or injury, if the individual receiving care meets the following four conditions:

1. The individual's doctor decides that in-home health care is needed **and**
2. The individual must need either part-time or intermittent skilled nursing care, physical therapy or speech language pathology services **and**
3. The individual must be homebound, which defined by Medicare is a person who is normally unable to leave home, or leaves home infrequently, for short times or for the purpose of getting medical care **and**
4. The agency providing home healthcare is Medicare approved.

What Medicare Covers

If these four conditions are met, Medicare will cover *Skilled Nursing Care* on a part-time or intermittent basis. Medicare will also cover physical therapy, speech language pathology services, occupational therapy, medical social services, certain medical supplies (not medications or prescriptions) and medical equipment as long as the individual is eligible and the doctor prescribes the services. Medicare will also cover

Home Health Aide Services (personal care) on a part-time or intermittent basis only if the individual receiving care is also receiving skilled nursing care or another type of therapy listed above. The Home Health Agency directly bills Medicare. Medicare pays the full-approved cost of all covered home health visits.

What Medicare *Does Not* Cover

Medicare does not cover 24-hour/day in-home care, prescription medicines, home delivered meals, homemaker services, and personal care given by a home health aide unless skilled care services are also being provided.

Medicaid

If the person receiving the care has limited income and assets, he or she may be able to receive homemaker, personal care, and other services through Medicaid if they meet Medicaid eligibility requirements. In Michigan, Medicaid's *Home Help Services* (HHS) assists functionally limited individuals with activities of daily living (ADLs), and instrumental activities of daily living (IADLs). Through the *Home Help Services Program*, individuals have the ability to hire (and fire) their own paid caregivers, which may be family members, friends or neighbors. The paid caregiver is paid by the Family Independence Agency for providing care to the older adult. Contact Michigan's Family Independence Agency to learn more about this program and Medicaid eligibility at (517) 373-2035.

In addition, the MI Choice Home and Community-Based Service Waiver for the Elderly and Disabled is another resource for services. Through MI Choice, income eligible persons with a need for a nursing home level of care may receive services that allow them to remain in their own home. Contact the Michigan Department of Community Health at 517-241-7263 or at www.mdch.michigan.gov for more information.

Out-of-Pocket and Medigap/Private Insurance

If the services needed do not fall under the coverage of Medicare and the individual receiving care does not qualify for Medicaid, personal care and home services must be paid out-of-pocket. Some Medigap plans do cover in-home health services. Check with the care recipient's health insurer to determine what services are covered by their plan.

Additional Insurance Questions

If you have questions about Medicare, Medicaid or Medigap coverage for in-home services, call the **Michigan Medicare/Medicaid Assistance Program (MMAP)**, a free health-benefits counseling service for Medicare and Medicaid beneficiaries, their families and caregivers. Trained MMAP counselors will answer your questions regarding eligibility, enrollment, coverage, claims and appeals. Contact them at **1-800-803-7174** or **www.MyMMAP.org**.

Public Programs

Some unskilled services may be provided for free or on a sliding scale through the Older Americans Act. These vary by city, but can include programs such as meals-on-

wheels, homemaker assistance, transportation, adult day care, companionship and respite services. Voluntary organizations such as the local Volunteer Center, Retired and Senior Volunteer Program or Senior Companion Program may also provide volunteer services that assist the homebound. Check with your local *Area Agency on Aging*, faith-based organization and senior community resources to learn more about these options in your community.

WHAT WILL HOME CARE COST?

Costs vary depending on where you live and what type of caregiver you need. Prices are generally higher in larger cities and lower in smaller towns. Similarly, agencies in a single city or town will charge different prices for the same type of services. The more skills and training required from a paid caregiver, the higher their hourly rate. It is recommended to check with friends who have hired caregivers and agencies in your area to get a sense of what the going rates are. When calling agencies, be sure to inquire about their out-of-pocket/private-pay rates (opposed to Medicare/Medicaid rates).

As of this writing, federal law requires that you pay a home caregiver a least \$5.15/hr, which is the current minimum wage. You are also required to pay Social Security benefits as part of the caregiver's salary (discussed later in this publication). Using the minimum wage as a starting point, factor in the cost of living in your area, and what agencies charge for comparable services, to determine how much you should pay. You want to offer enough salary to recruit and retain reliable help.

In hiring a paid caregiver, you can choose to go through an agency or self-hire. There are advantages and disadvantages to both options, as discussed below.

	<i>Advantages</i>	<i>Disadvantages</i>
<i>Self-Hiring a Caregiver</i>	<ul style="list-style-type: none"> •Self-hiring a caregiver is likely to be a less expensive option if Medicare, Medicaid or Medigap will not cover the services. •You have personal selection of the caregiver. •There is greater flexibility in the caregiver's work schedule and in the caregiver's responsibilities. 	<ul style="list-style-type: none"> •The time, cost and effort to advertise, interview, check references and select the caregiver. •The caregiver has no supervision or training from an agency. •There is no coverage for caregiver absenteeism. •You may have to pay for insurance coverage. •As the employer, you will be responsible for payroll, including deductions and taxes.

<i>Hiring a Caregiver Through An Agency</i>	<i>Advantages</i>	<i>Disadvantages</i>
	<ul style="list-style-type: none"> •All of the hiring/firing is done by the agency. •Caregivers are supervised and screened. •There is typically 24-hour/7 day back up for caregivers. •Agencies pay insurance coverage (in some cases). •The agency serves as employer and handles payroll and tax issues. 	<ul style="list-style-type: none"> •This option is usually more expensive than self-hiring a caregiver. •You have less choice in selection of the caregiver. •Individual caregivers may alternate.

RECRUITING PAID CAREGIVERS

After you have determined what kind of in-home help you are looking for, the next step in this process is recruiting potential paid caregivers. Knowing exactly what you are looking for in a caregiver is helpful when sorting through all of the individuals and agencies providing caregiving services. It is recommended that you **write a detailed job description**, including the specific services you expect from the paid caregiver. Consider the following issues as well:

- What type and what level of healthcare training is needed?
- Any language skills or other special skills needed.
- Experience working with memory impairments or other disabilities.
- Ability to lift the care recipient and/or operate any special equipment.
- Is a valid driver's license and/or personal care needed?

Consider if the individual receiving care will be more comfortable with a home care worker who shares their cultural background and/or language, or if they have a preference between male and female caregivers, particularly if the hired caregiver will be assisting with personal care activities.

WHERE TO LOOK

Whether you intend to self-hire or go through an agency, a good first place to start is with your local **Area Agency on Aging (AAA)**. Area agencies on aging can provide you with information about in-home and community services available in your area.

They will have information on home care agencies and volunteer groups that provide help, and may maintain a registry of home care workers from which you can recruit directly. To find the AAA in your area, check your local telephone directory or contact Michigan Office of Services to the Aging at 517-373-8230 or via the Internet at www.miseniors.net.

Finding an Agency

If you have decided to use an agency, some good resources for finding reputable agencies in your area are listed below. Contact the Better Business Bureau to see if any complaints have been filed against the agencies that you are considering.

Referrals for Agencies:

- Doctors, social workers and discharge planners
- Recommendations from family and friends
- Your local *Area Agency on Aging*
- Telephone Directory, under *Home Care* or *Home Healthcare*
- Internet, *Homecare Online*, www.nahc.org; *Extended Care Info Network*, www.extendedcare.com.
- Medicare Approved Agencies: If Medicare will be covering the services, be sure to look for agencies that say they are Medicare approved. You can search for Medicare approved agencies on www.medicare.gov. Beginning in late fall 2003, you will be able to view quality measures of Home Health Agencies in Michigan on this website. If you belong to a Medicare managed care plan, your choice of Home Health Agencies will be limited to those agencies working with the managed care plan. Call your managed care plan if you have questions about their home care rules.

Once you acquire the names of several agencies, you will want to learn more about their services and reputations. A list of the “Top Ten Tips in Selecting the Right Home Care Agency”, developed by the Michigan Home Health Association to determine which agency is best for you or your loved one has been included as Appendix A.

Self-Hiring Independent Caregivers

The idea in recruiting a paid caregiver is to target individuals who are suited, either by experience or life circumstances, to help older adults. Some promising labor pools include students, young adults, women with young children, mature women and retirees. Here are resources for finding qualified help:

Referrals for Independent Caregivers:

- Referrals from family and friends
- Area Agencies on Aging
- Independent living centers, senior centers, religious congregations, or national health organizations (i.e., Alzheimer’s Association)
- Local college career offices, especially those with nursing or social work programs

- Michigan Works!: As an employer you can post your job listing, or you can search the resumes posted by job seekers on the *Michigan Works!* website. Visit www.michworks.org for more information.
- Attendant Registries: Most communities have attendant registries that can be a good resource for finding in-home help because they typically provide some initial screening of applicants. These are generally listed under *Nurses and Nurse Registries* in the phone book. While some registries are free, fees for using a registry service may vary greatly. It is a good idea to shop around.
- Want Ads: If none of the other referral methods prove effective, you can try advertising in the “Help Wanted” sections of your local paper. Your ad should include hours needed, a brief description of duties, telephone number and time to call, but **do not list your address**. In the ad, you can also mention preferences such as non-smoker, male/female and wage offer.

SCREENING POTENTIAL PAID CAREGIVERS

Before scheduling face-to-face interviews with any potential applicants, do some initial telephone screening to ensure the person is appropriate for the position. Over the phone, describe the job in detail, stating specific expectations, as well as information about hours and wages. It is appropriate at this time to ask the applicant about relevant past employment experiences and if they have reliable transportation.

If you are satisfied with what you have heard from the applicant, schedule an interview. Request that the applicant bring two or three professional references, a valid driver’s license and/or proof of identity (social security card, picture ID, etc.). If applicable, ask them to bring their licenses and training certificates as well.

It is not necessary to schedule an interview if the phone screening did not go well. Thank the individual, take their phone number and inform them that you are doing other interviews and will get back to them. **Do not give your name and address to those you do not intend to interview.**

INTERVIEWING/SAMPLE QUESTIONS TO ASK

Have the applicant complete an application, and review it with them, making sure everything is complete and legible. A sample job application form can be found in this booklet (Attachment B). Feel free to reproduce this document for your purposes.

During the interview, give the applicant a list of your needs or a copy of the detailed job description to read. Being as detailed as possible, discuss with the applicant the services you expect to be performed, noting anything he or she is not willing or trained to do. Try to be as informative as possible about the position to avoid any future surprises. Be clear about your expectations, the salary and time commitment.

Look for someone who has experience with the type of tasks they will be performing in your situation, particularly if the care recipient has special needs, such as memory impairment or physical disabilities. Try to assess as much as you can about the applicant by what they are telling you and how they appear during the interview. Did they arrive on time? Do they present themselves well? Do they appear to have reliable transportation? Do they seem patient? Compassionate? Flexible? Trustworthy?

It may be wise to see how the applicant interacts with the individual they will be caring for. Do their personalities match? How do they get along? Could they work together? Is there some mutual respect? Similarly, since you may be spending a lot of time interacting with the paid caregiver, make sure that this is somebody with whom you can get along with as well.

It is recommended to have someone with you during the interview. Their company will help you feel more comfortable, and they may also be able to give you another impression of the applicant after the interview. Before the interview, make a list of questions that are important to you. Try to ask the same questions to all the applicants. This will help you compare them later. After the interview, write down your impressions and discuss them with others who sat through the interview. If you had concerns or questioned something the applicant said, write it down and check it out.

Possible Interview Questions:

- Why are you in this line of work?
- What kind of special training, if any, have you had?
- What types of work do you enjoy? Do not enjoy?
- Do you have any physical or emotional problems that would hinder you in this job?
- Have you ever been convicted of a crime? What? Where? When?
- Do you mind being around someone who smokes or drinks?
- Will it bother you to work around a cluttered house?
- Would you be willing to transport the care recipient to doctor's appointments or other outings?
- Is there anything on my "list of needs" that you can't or won't do?
- How long do you plan to stay on the job? Will you provide at least two weeks notice before resigning?
- Would you ever have any occasion to bring someone with you?
- Are there any problems with the days or hours that I need you to work?
- Can you work on weekends and/or holidays?
- What are your salary requirements? Is it negotiable?
- Would you agree to a trial period for training and getting acquainted?
- Are you familiar with special diets (i.e., diabetic, low sodium, low cholesterol)?
- Do you have reliable transportation?

Interview Questions for Special Needs:

- What is your training and experience in the area of memory loss?

- How would you handle wandering? Refusing to eat? Aggressive or abusive behavior?
- How would you handle a medical emergency?
- Have you ever been certified to give first aid and/or CPR? Is the certification current?
- Can you change dressings?
- Can you watch for and document changes in behavior?
- Do you know how to operate a lift to transfer someone?
- Can you change a bed with someone in it?
- Are you willing to obtain training?

REFERENCES

It is not enough to just ask for references--check them. **You should never hire someone without first checking their references.** Speaking directly with former employers is better than accepting letters of recommendation.

Questions to ask applicant's references:

- How long have you known the applicant?
- What was their position with you? What were their job responsibilities?
- What were your impressions of the quality of the work?
- Was the applicant reliable? Dependable? Courteous? Trustworthy?
- Were there any problems?
- Why are they no longer working for you? Would you rehire this individual?

CRIMINAL BACKGROUND, DRIVING AND MEDICAL RECORD CHECKS

Criminal Record Check

For \$10, any private citizen can perform a background check on another individual by contacting the Criminal Justice Information Center (CJIC) at (517) 322-1956 or by e-mail at CJIC_applhelp@michigan.gov. It is a simple process that requires the name, race, sex, and date of birth of the person for whom you are requesting a search (a social security number, maiden name, or previous married name is helpful, but not required). It generally takes 3-5 weeks for the request to be processed, but is worth conducting, even if you have already hired the individual. You can also request a sex offender check at no additional charge but must specify in what capacity or setting the individual would be working.

Driving Record Check

Again, any citizen may request a driving record check on another individual for a nominal fee by providing all names used by the individual (including maiden name), social security number, driver's license number and date of birth. To obtain these, contact the Secretary of State, 517-322-1624.

Medical Records

Require the caregiver to have a medical examination before the first day of the job. You should pay for the physical and lab testing to detect any contagious diseases. A tuberculosis (TB) test is a must. The caregiver should have the doctor sign a medical history form, indicating that the individual is free of any physical disabilities that would prevent them from performing their caregiving duties.

EMPLOYING A PAID CAREGIVER

Once you have decided to hire someone, call the other applicants to let them know. You may want to ask qualified applicants if they would be interested in working as an emergency back-up and keep them on file for future reference.

It is not recommended to hire someone on a 7-day/week basis. It is difficult for employees to remain conscientious if they do not have some time for their personal needs and interests. Additionally, caregivers who live in or sleep over cannot be expected to be on call 24-hours a day. If the care recipient needs frequent help or supervision, you should hire a second caregiver, or have other family members fill in.

CONTRACT/WRITTEN AGREEMENT

After you've hired a caregiver, **restate the terms of employment**, including hours and wages, to confirm what was originally agreed upon during the interview. Other issues that should be discussed at this point are vacations, holidays, your policy for absences/lateness and the amount of notification either of you should give for terminating the employment. It is strongly recommended that you **have a written employment contract signed by you and the employee**. This contract should be completed and signed before any work begins. A sample contract is provided in this booklet for your use (Appendix C). Whether you use the contract provided or create your own, make sure your written document stipulates the following:

- Employment schedule
- Specific duties
- Schedule of payment, including overtime and any fringe benefits
- Termination policy
- Your policy for being on-time and leaving on-time

- House rules (e.g., use of your telephone, computer or stereo, locking the door)
- Anything prohibited (e.g., smoking, abusive language or behavior, theft, not calling ahead if unavailable, eating your food, parts of the house that are off limits, etc.)
- How often you will review the caregiver's work
- Your policy for bringing caregiver's children to work

Go through the contract together, explaining each segment and being explicit on what is to be done and how to do it. The document should be signed and dated by both of you, and you should each keep a copy for your records.

CAREGIVER CHECKLIST

To ensure that both expectations are fulfilled, **clearly spell out the hired caregiver's duties, both verbally and in writing.** This is especially true if you have hired someone independently. Go through the checklist together, ensuring that the caregiver understands everything that is expected of them. A copy of this checklist should be given to the caregiver and another copy kept in a visible spot where the caregiver will be working, such as on the refrigerator or kitchen counter. Remember to include the checklist in the written contract that the caregiver will be signing.

TRAINING FOR TASKS TO BE PERFORMED

Make sure the new caregiver has an appropriate orientation before they actually begin work. It is helpful to spend at least a full day together going through the daily routine and familiarizing the caregiver with the older adult and their job responsibilities. To the extent possible, involve the person that is receiving care by addressing their interests and preferences. Both verbally and in writing, inform the new caregiver about the:

- Older adult's likes and dislikes
- Dietary needs and food restrictions
- Mobility problems
- Illnesses
- Indicators of an emergency
- Possible behavior problems and best ways to deal with them
- Therapeutic exercises
- Medication schedule
- Dentures, eye glasses and any prosthesis

Show the caregiver where extra clothes, medical supplies, cleaning supplies, household appliances, light bulbs, flashlights and the fuse/circuit breaker box are located.

SUPERVISION

If the caregiver is going to be late or absent, emphasize the importance of being notified as soon as possible. This will help you make alternative arrangements. You may want to keep a list of home care agencies, other caregivers, neighbors or family members who can provide back-up care, if needed. Regular communication with the hired caregiver is a must for a successful relationship. Try to establish a regular routine for checking in with the hired caregiver. Conducting a periodic review of the hired caregiver's performance is helpful. This should be determined at the time of hire, so it does not seem like punishment or criticism of the caregiver's work. As a general rule, daily duties should be checked twice a month and weekly duties should be checked once a month. Everything will probably not be done as you typically do it, but remember to be flexible and pick your battles, this will save you stress and aggravation. Remember, **give frequent, positive feedback for a job well done.**

PAYMENT

Be clear about the employee's salary, when he/she will be paid and reimbursement for the money the caregiver may spend out of pocket. If applicable discuss fringe benefits and overtime. This information should all be included in the written contract as well. Set up a form for recording payments to the caregiver and **always pay by check** instead of cash. Consider establishing structured pay raises for satisfactory performance and upon completion of training at 3 months, 6 months, etc.

TAXES AND OTHER LEGAL RESPONSIBILITIES

Agencies typically handle verification of their employees and administer paychecks. If you self-hire a caregiver, however, you will be responsible for administering their paychecks and withholding taxes. Below is information regarding your responsibilities as a Household Employer and important contact information.

Employment Forms

Employees who work for you on a regular basis must complete Form I-9, *Employment Eligibility Verification*. You must verify that the individual is a U.S. citizen or alien who can legally work in the U.S. To obtain this document, call the U. S. Immigration and Naturalization Service at 1-800-357-2099 or download the application from: <http://www.immigration.gov/graphics/formsfee/forms/i-9.htm>.

Michigan Taxes

Contact the Bureau of Worker's and Unemployment Compensation to determine your responsibilities for employing a household employee in Michigan, **1-800-638-3994** or visit their website at <http://www.michigan.gov/bwuc>.

Social Security & Medicare

If you pay a household employee cash wages of \$1,400 (2003 threshold) or more in a year, you are required to withhold Social Security and Medicare taxes of 7.65% (6.2% for social security and 1.45% for Medicare) from each payment of cash wages. Instead of paying this amount to your employee, pay it to the Internal Revenue Service (IRS) with a matching amount for your share of the taxes. For more information, contact IRS at **1-800-829-1040** and request the ***Household Employer's Tax Guide*** (Publication 926) or download the guide at <http://www.irs.gov/pub/irs-pdf/p926.pdf>.

Federal Unemployment Taxes

If you pay total cash wages of \$1,000 or more in any calendar quarter of 2003, you also need to pay a federal unemployment tax, which is 0.8% of cash wages. Wages over \$7,000/year per employee are not taxed. Contact the **IRS at 1-800-829-1040** for more information.

Payroll Agencies

If you do not want to deal with the hassle of withholding taxes, you can hire a payroll preparation service that will prepare paychecks with appropriate withholding taxes for a fee. Look in your local telephone directory under *Payroll Services*.

Independent Contractors

In an *independent contractor* situation, the caregiver supervises himself/herself. They are responsible for filing their own Social Security and Medicare payments and purchasing their own insurance policies. If you pay an independent contractors, you may have to file *Form 1099-MISC, Miscellaneous Income*, to report payments for services performed. Be aware that the IRS has stringent qualifications for independent contractor, and if you incorrectly classify an employee as an independent contractor, you can be held liable for employment taxes for that worker plus a penalty. For more information, **contact the IRS at 1-800-829-1040**, www.irs.gov. You can also file *Form SS-8, Determination of Worker Status for Purposes of Federal Unemployment and Income Tax Withholding*, available at IRS offices.

Homeowner's and Car Insurance

Accidents, including car accidents, sprained backs, twisted ankles, etc., are not uncommon in the caregiving setting, so be prepared from the onset. If you are hiring a caregiver on your own, **verify with your renter's or homeowner's insurance** about coverage for "*household employees*" in case of an accident. If the caregiver will be driving your family car you will need to provide a copy of the caregiver's drivers license to your car insurance agent. If the caregiver has a car, discuss the use of his/her car on the job and insurance coverage for transporting an older adult. If you choose to hire a caregiver through an agency, **be sure to ask about the agency's bonding and insurance policies**. Select an agency that has extensive insurance, including Professional and General Liability, Non-Owned Auto, a Dishonesty Bond and Worker's Compensation policies. Surprisingly, some companies have minimal levels of insurance, so be sure to ask!

Bonding

Bonding is another form of protection, which safeguards you from unsavory caregivers. Bonding covers proven theft in the case that you sue the paid caregiver because you believe they stole money or property. The costs of bonds vary depending on the amount of the bond and the number of employees being covered. Contact your insurance agency to request information on the purchase of a *business services bond*, or check your local phone directory under “Bonds – Surety and Fidelity.” Even though the bond should be purchased by the caregiver in his/her name, you should consider reimbursing him/her for the cost of the bond.

ENSURING A SAFE ENVIRONMENT

Although abusive situations are not common, you must be aware of the possibility. For this reason, **it is critical to thoroughly check all of the references** of prospective caregivers. You can help prevent an abusive situation from occurring by making sure the caregiver completely understands their responsibilities, the medical problems and limitations of the older adult, and any behavior that could lead to stressful situations. Most importantly, keep communication lines open, ensure the caregiver is not overburdened, and try to resolve problems as soon as they arise. Regardless of who is providing the care, it is necessary to protect all valuables. Below are some necessary precautions you should take to ensure a safe and secure environment.

- Lock private papers and valuables in a file cabinet, safe deposit box or safe.
- Make arrangements to have someone trusted (not the caregiver) pick up the mail, or have it sent to a post office box where it can be picked up at a later time.
- Review all bank and credit card statements at least once a month and periodically request a credit report from one of the three major credit bureaus: Equifax (800) 525-6285; Experian (888) 397-3742; or Trans Union (800) 680-7289.
- Consider having Social Security or pension checks deposited directly into the bank account.
- Never allow caregivers to pay bills or have access to a checkbook.
- Check the phone bill for unauthorized calls.
- Protect checkbooks and credit cards, never make them available to anyone you do not thoroughly trust.
- Always get receipts any time the caregiver shops for the older adult.
- Never add the caregiver’s name to savings, checking, charge accounts, or any other documents.

EMERGENCY CONTACT INFORMATION/PROCEDURES

It is important to have detailed information readily available for emergency purposes. This information should be accessible and updated. Provide information on the care recipient, including their name, address, phone number, blood type, disease/illness conditions, any allergies, organ donation status and any other information you feel is important. Also, provide contact information for other caregivers, friends and neighbors. Other relevant information that should be left for the caregiver include:

- **Emergency numbers** – 911, Police, Fire Dept. and Local Hospitals
- **Doctors** – Type of Doctor, Address, Phone Numbers
- **Pharmacy** – Address, Phone Number, Hours, Medications & Special Instructions and any allergies
- **Health Insurance** – Insurance Companies, Policy #, Contact Person, Address and Phone number. Or consider leaving copies of the Health Insurance cards.

ABUSE AND NEGLECT

If abuse or neglect is suspected, immediately take the older adult out of harm's way and ensure their safety before confronting or firing the caregiver, especially if you are concerned about retaliation. Report the situation immediately to your local Adult Protective Services Office or **Michigan's toll free 24-hour abuse hotline at 1(800) 996-6228**. All calls are confidential. Call your local police as well if you feel the situation is severe.

Warning Signs

Providing high levels of care to another individual can be both physically and emotionally demanding. While the majority of paid caregivers do an excellent job, reports of caregiver abuse are on the rise. Abuse can be physical, sexual, financial or emotional harm to another individual, and unfortunately all can occur in the caregiving relationship. To prevent or stop an abusive situation, be aware of the different types of abuse and warning signs. While the list below is not exhaustive, it does provide some guidance on what to look for:

Physical Abuse

Physical abuse includes unexplained broken bones, sprains, fractures, burns, cuts, scrapes and scratches, rope marks or bruises; matching bruises on both arms or on inner thighs or bruises that form circles around the older person's arms, legs, or chest and bruises of different colors; any injuries that have not been treated.

Sexual Abuse

Sexual abuse includes pain, irritation, or bleeding from the vaginal or anal areas; torn, stained or bloody underclothing; or inappropriate, unusual, or aggressive sexual behavior by the older person.

Emotional/Psychological Abuse

Abuse is noticed through personality changes in the older adult, as well as whimpering, crying, refusing to talk, weight loss, unkempt appearance and poor personal hygiene.

Neglect

Neglect is signaled by dirty or unorganized living quarters, bedsores, untreated illness, excessive sleeping or other signs of inappropriate sedation.

Financial Abuse

If bank statements and canceled checks no longer come to the older person's home or the older adult has signed legal documents, such as a power of attorney, that they don't understand, or there is unusual activity in the person's bank account, it is possible that there is some sort of financial abuse occurring.

If you notice any of the above situations or hear of or see anything else suspicious, do not hesitate to call your local Adult Protective Services Office at 1-800-996-6228.

CONCLUSION

If you are organized and follow the suggestions outlined in this guide, hiring and supervising a paid caregiver can be a positive experience. While it may take some legwork, the rewards are worthwhile. Remember, hiring a caregiver helps sustain an older adult in their home, maintaining their independence and dignity, and ultimately improving their quality of life. By being proactive in all stages of this process you will avoid any surprises or unnecessary stressors. Remember, there are many agencies and organizations out there to support you. Don't be afraid to tap into these for information, guidance and support. Many individuals have successfully navigated the process of hiring and supervising a caregiver and are happy to share their experiences. With organization and a positive outlook you are destined to be successful.

The Top Ten Tips In Selecting the Right Home Care Agency

1. How long has the agency been serving the local community?
2. Is the agency certified by Medicare. A Medicare-certified home care agency is one that can provide Medicare and some Medicaid home health services. The Centers for Medicare and Medicaid Service has more quality measures and other information at www.medicare.gov on the web or call 1-800-Medicare (1-800-633-4227).
3. Is the agency accredited? Accreditation is currently voluntary and it signifies that the agency has met national industry standards. Agencies may be accredited by the Community Health Accreditation Program (CHAP) and/or the Joint Commission on Accreditation of Healthcare Organizations (JCAHO).
4. Does the agency provide literature explaining its services, eligibility, requirements, fees and funding sources? Many providers also supply patients with a "Patients Bill of Rights" that outlines the rights and responsibilities of the providers, patients, and caregivers alike.
5. How does the agency select and train its employees? Does it check references and criminal records on new employees? Does it have personnel policies and malpractice insurance? How do they maintain patient confidentiality?
6. Are the agency's nurses or therapists required to evaluate the patient's home care needs? If so, what does this entail? Are the patient's physicians and family members consulted?
7. Is the patient's course of treatment documented, detailing the specific tasks to be carried out by each professional caregiver? Is a copy of this plan given to the patient and his/her family member(s) and updated as changes occur?
8. Does the agency assign supervisors to oversee the quality of care patients are receiving in their homes. Whom can you call with questions or concerns? How are these problems followed up and resolved?
9. Does the agency take time to educate family member on the type of care that is being provided? How do they do this?
10. What procedures are in place to handle emergencies? Are the agency's caregivers available 24 hours a day, seven days a week?

This fact sheet is provided as a public service of the Caregiver Resource Network. The Caregiver Resource Network is a collaboration of Kent County organizations dedicated to providing for the needs and welfare of family and professional caregivers within the community. The author, Christina Conklin is the Chief Administrator of the Visiting Nurse Association of Western Michigan and is currently President of the Michigan Home Health Association.

APPLICATION FOR EMPLOYMENT

Date

First Name		Middle Name		Last Name	
Social Security Number		Date of Birth		Other Names/Maiden Name	
Address					
City	State				Zip
Telephone No. (include area code)			Other phone number		
Country of Citizenship			INS Proof of legal right to work if not U.S. Citizen		
Driver License No.			Vehicle Make/Model		
Insurance Carrier			Policy Number		
Highest Educational Level Completed			Certifications, Licenses, CPR, etc.		
Other special training/skills					

WORK HISTORY

Name and Address of Company	From		To		Reason For Leaving	Name of Supervisor
	MO	YR	MO	YR		
	Describe the work you did:					
Telephone						
Name and Address of Company	From		To		Reason For Leaving	Name of Supervisor
	MO	YR	MO	YR		
	Describe the work you did:					
Telephone						

Name and Address of Company	From		To		Reason For Leaving	Name of Supervisor
	MO	YR	MO	YR		
	Describe the work you did:					
Telephone						

If additional employment, attach resume to job application.

REFERENCES

(please include two professional and one personal reference)

Name	Title
Address	
Telephone	Relationship
Name	Title
Address	
Telephone	Relationship
Name	Title
Address	
Telephone	Relationship

PERSONAL HISTORY

Do you smoke?	Yes	No	
Do you drink alcohol?	Yes	No	
Do you have allergies?	Yes	No	
Have you ever been convicted of a felony?	Yes	No	
Do you have physical limitations?	Yes	No	If yes, please explain:
Are you currently being treated for any problems that could affect your ability to perform the job description?	Yes	No	If yes, please explain:
Special interest/Hobbies			

EMERGENCY CONTACT

In case of emergency, please notify:	
Name	Relationship
Address	Telephone

Authorization to Obtain and Disclose Information

I, _____, hereby authorize _____ to contact my former employers and the personal references I have given with regard to my job performance and character. If this position requires either that I drive my employer's vehicle or drive the person I am caring for in my vehicle, I agree to show my employer proof of current insurance on my vehicle and proof of a valid driver's license. I also agree to cooperate with my employer in obtaining a copy of my driving record, with the understanding that my employer will pay any necessary costs. I understand that my employer may check public court records for cases, civil or criminal, listed under my name.

DAYS/HOURS AVAILABLE

Day of Week	Beginning Time of Availability	Ending Time of Availability	Total Number Of Hours
Monday			
Tuesday			
Wednesday			
Thursday			
Friday			
Saturday			
Sunday			
Total Hours Per Week			

Salary Expectations	My salary expectations are \$ _____ per hour
----------------------------	----------------------------------------------

I attest to the best of my knowledge and belief that all above information is true and accurate:

Applicant's Signature

Date

EMPLOYMENT CONTRACT

Between

Employer Name
Address

And

Caregiver Name
Address

I. PARTIES

I, _____, hereinafter referred to as a *Caregiver*, understand that I am being hired by _____, hereinafter referred to as *Employer*, to provide care for _____.

II. SALARY

Employer agrees to pay the Caregiver \$_____ per _____.
The Employer will withhold and remit to appropriate agencies all Federal, State and Local taxes, as well as Worker's Compensation. A W2 statement will be supplied to the Caregiver by January 31 for the previous calendar year.

Fringe benefits, if applicable, shall include the following:

III. TERMS OF PAYMENT

Employer agrees to pay the Caregiver on a weekly, monthly basis (circle one).
The Employer agrees to pay gasoline mileage at a rate of \$_____ per mile for use of the Caregiver's car when authorized by the Employer as necessary for carrying out the responsibilities of this contract. The Caregiver agrees to keep an accurate log of these miles.

IV. SCHEDULE

To start on _____.

	Number of Hours:	From	To
Monday			
Tuesday			
Wednesday			
Thursday			
Friday			
Saturday			
Sunday			
Total Hours/Week			

Changes in scheduled hours are negotiable.

V. DUTIES

HOUSEHOLD CARE		PERSONAL CARE	
	Light housekeeping		Bathing/grooming
	Heavy housekeeping		Dressing
	Laundry and change bedding		Transfers
	Cooking and dishes		Bowel/bladder
	Grocery shopping and errands		Exercises
	Yard work		Escort
	Pet Care		Companionship
	Other:		Other:

VI. PERFORMANCE REVIEWS AND PAY INCREASES

Performance reviews will be given each _____. A merit pay increase may follow a performance review, but there can be no guarantee of an increase. Merit increases will not be given if the Caregiver's performance is not satisfactory.

VII. RESTRICTIONS

Smoking is prohibited in the house or in car. Personal phone calls are prohibited. Visitors are not permitted during work hours. The exchanging of gifts, money or other items between the Caregiver and care recipient are not permitted. Other restrictions include:

VIII. DISMISSAL

Verbal or physical abuse is grounds for immediate dismissal. Alcohol or drug use on the job is grounds for dismissal. Reporting to work intoxicated is grounds for dismissal. Coming to work late or repeated absences is grounds for dismissal.

Number of absences to result in termination _____

Number of lateness to result in termination _____

IX. TERMINATION

Each party agrees to give the other two weeks notice of termination, except when physical, emotional or financial abuse occurs, in which case termination will be immediate.

Employer's Signature:

Date

Address

Caregiver's Signature:

Date

Address